

United States Bankruptcy Court
Western District of ArkansasIn re:
Michael Pickett
Brenda Pickett
DebtorsCase No. 22-70501-bmr
Chapter 7

District/off: 0861-6

User: admin

Page 1 of 3

Date Rcvd: Aug 11, 2022

Form ID: 318

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Pickett, Brenda Pickett, 104 Avalon Drive, Pearcy, AR 71964-9425
5218123	+ Allstate Property & Cas Ins, 2775 Sanders Road, Northbrook, IL 60062-6110
5218125	+ Arkansas Healthcare Services, P.O. Box 14000, Belfast, ME 04915-4033
5218131	+ Bettye A Hoffman Neuropsycholo, 1661 Airport Rd Ste D, Hot Springs National Park, AR 71913-8184
5218135	+ CHI St. Vincent Hospital HS, P.O. Box 505395, Saint Louis, MO 63150-5395
5225053	+ Chi St. Vincent Hospital Hot S, P.O. Box 505395, Saint Louis, MO 63150-5395
5218136	+ Chi St. Vincent Hot Springs, P.O. Box 6460, Chesterfield, MO 63006-6460
5218137	+ Chi St. Vincent Orthopedics Cl, 1662 Higdon Ferry Road Ste 300, Hot Springs National Park, AR 71913-6982
5218138	+ Chi St. Vincent Urology Clinic, 1 Mercy Lane Ste 200A, Hot Springs National Park, AR 71913-6457
5218144	+ Fletcher Veterinary Clinic, 215 South Moore Road, Hot Springs National Park, AR 71913-9018
5218146	+ Healthstar Physicians of HS, Att: # 22144C, P.O. Box 14000, Belfast, ME 04915-4033
5218147	+ IC Systems, 10925 Otter Creek East, Mabelvale, AR 72103-1661
5218148	+ Jesse S. Johnson, Greenwald Davidson Radbil PLLC, 7601 N. Federal Hwy Ste A-230, Boca Raton, FL 33487-1650
5218152	++ MID SOUTH ADJUSTMENT CO INC, P O BOX 5270, PINE BLUFF AR 71611-5270 address filed with court:, Mid South Adjustment Co Inc., 200 E. 11th Ave. Ste. K, Pine Bluff, AR 71601
5218151	+ Mar Joe Enterprises DBA CBC, P.O. Box 5067, Kingsport, TN 37663-0067
5218153	+ National Park Cardiology Servi, Attn #9491j, P.O. Box 14000, Belfast, ME 04915-4033
5225060	+ Nationwide Insurance, P.O. Box 077210, Minneapolis, MN 55480-7200
5225061	+ New Holland of Malvern LLC., 3503 US-270, Malvern, AR 72104
5218155	+ Open MRI of Hot Springs Ar, 3633 Central Ave. Suite 100, Hot Springs National Park, AR 71913-6404
5218156	+ Ouachita Foot & Ankle, 106 Ridgeway St Suite D, Hot Springs National Park, AR 71901-7157
5225062	+ Practice Plus Billing Services, P.O. Box 840012, Dallas, TX 75284-0012
5218157	+ Prince Plastic Surgery, 8201 Cantrell Road #150, Little Rock, AR 72227-2350
5218160	+ Receivable Solutions Inc., P.O. Box 206153, Dallas, TX 75320-6153
5225064	+ Resort Radiology PLLC, P.O. Box 9178, Russellville, AR 72811-9178
5218161	+ South Central Endoscopy, 124 Sawtooth Oak Street, Hot Springs National Park, AR 71901-7160
5218162	+ South Central GI LLC, 124 Sawtooth Oak Street, Hot Springs National Park, AR 71901-7160
5218163	+ Star Finance Inc., 1814 Albert Pike, Hot Springs National Park, AR 71913-4013
5218167	+ TBom-Milestone, 216 W. 22nd Street, Devils Elbow, MO 65457
5218172	+ US Dept of Education/Nelnet, P.O. Box 87130, Lincoln, NE 68501-7130

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5218126	Email/Text: bankruptcy@arvest.com	Aug 11 2022 21:27:00	Arvest Bank, P.O. Box 1640, Lowell, AR 72745
5218129	+ EDI: CINGMIDLAND.COM	Aug 12 2022 01:28:00	AT&T, P.O. Box 536216, Atlanta, GA 30353-6216

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5218124	+ EDI: URSI.COM	Aug 12 2022 01:28:00	Alltran Financial LP, P.O. Box 722901, Houston, TX 77272-2901
5218132	Email/Text: caineweiner@ebn.phinsolutions.com	Aug 11 2022 21:27:00	Caine & Weiner, 5805 Sepulveda Blvd. 4th Floor, Van Nuys, CA 91411
5218133	Email/Text: mlawson@cbcollects.com	Aug 11 2022 21:27:00	CBC LLC., 2016 Highway 75 Suite 6, Blountville, TN 37617
5218139	+ EDI: CCS.COM	Aug 12 2022 01:28:00	Credit Collection Services, P.O. Box 55126, Boston, MA 02205-5126
5225054	+ EDI: CCS.COM	Aug 12 2022 01:28:00	Credit Collection Services, P.O. Box 607, Norwood, MA 02062-0607
5218140	+ EDI: ARKDEPREV.COM	Aug 12 2022 01:28:00	DF&A, Revenue Legal Counsel, P.O. Box 1272, Little Rock, AR 72203-1272
5218141	+ EDI: DIRECTV.COM	Aug 12 2022 01:28:00	Direct TV, P.O. Box 5014, Carol Stream, IL 60197-5014
5225055	+ EDI: DIRECTV.COM	Aug 12 2022 01:28:00	DirectTV, P.O. Box 105261, Atlanta, GA 30348-5261
5225056	^ MEBN	Aug 11 2022 21:22:44	Dynamic Recovery Solutions, 135 Interstate Blvd., Greenville, SC 29615-5720
5218142	+ Email/Text: bknnotice@ercbpo.com	Aug 11 2022 21:27:00	Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
5218143	+ EDI: BLUESTEM	Aug 12 2022 01:28:00	Fingerhut Advantage, P.O. Box 70281, Philadelphia, PA 19176-0281
5218145	+ EDI: PHINGENESIS	Aug 12 2022 01:28:00	Genesis FS Card Services, P.O. Box 23039, Columbus, GA 31902-3039
5218149	EDI: JPMORGANCHASE	Aug 12 2022 01:28:00	JP Morgan Chase Bank NA, P.O. Box 182055, Columbus, OH 43218
5218150	EDI: JPMORGANCHASE	Aug 12 2022 01:28:00	JPMCB Auto Finance, P.O. Box 901003, Fort Worth, TX 76101
5225057	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 11 2022 21:37:17	LVNV Funding, C/O Resurgent Capital Services, P.O. Box 1269, Greenville, SC 29602-1269
5225058	+ Email/PDF: HCABKNotifications@resurgent.com	Aug 11 2022 21:37:21	National Park Medical Center, P.O. Box 740757, Cincinnati, OH 45274-0757
5218154	+ EDI: NAVIENTFKASMSERV.COM	Aug 12 2022 01:28:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
5218246	+ EDI: RECOVERYCORP.COM	Aug 12 2022 01:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5218158	+ Email/Text: brprocessor@pfccollects.com	Aug 11 2022 21:27:00	Professional Finance Co, P.O. Box 7059, Loveland, CO 80537-0059
5218159	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 11 2022 21:27:00	Progressive, 256 West Data Drive, Draper, UT 84020-2315
5225063	+ Email/Text: BankruptcyMail@questdiagnostics.com	Aug 11 2022 21:27:00	Quest Diagnostics, P.O. Box 7306, Hollister, MO 65673-7306
5218164	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Aug 11 2022 21:27:00	State Farm Mutual Automobile I, P.O. Box 588002, North Metro, GA 30029-8002
5218165	+ EDI: RMSC.COM	Aug 12 2022 01:28:00	Syncb/Amazon PLCC, P.O. Box 965015, Orlando, FL 32896-5015
5218166	+ EDI: RMSC.COM	Aug 12 2022 01:28:00	Syncb/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
5218168	+ EDI: PHINGENESIS	Aug 12 2022 01:28:00	Tbom-Retail, P.O. Box 4499, Beaverton, OR 97076-4499

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5218169	+ Email/Text: marisa.sheppard@timepayment.com	Aug 11 2022 21:27:00	Time Payment, 1600 District Ave. Suite 200, Burlington, MA 01803-5233
5218171	+ Email/Text: bankruptcydepartment@tsico.com	Aug 11 2022 21:27:00	Transworld Systems Inc, 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
5218173	+ EDI: BLUESTEM	Aug 12 2022 01:28:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5225052	##+	ARStrat, LLC, P.O. Box 790113, Saint Louis, MO 63179-0113

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2022 at the address(es) listed below:

Name	Email Address
Mickey Lynn Stevens	on behalf of Joint Debtor Brenda Pickett skeltonandstevens@outlook.com stevensmr82608@notify.bestcase.com
Mickey Lynn Stevens	on behalf of Debtor Michael Pickett skeltonandstevens@outlook.com stevensmr82608@notify.bestcase.com
Richard L. Cox	rltrustee@gmail.com AR04@ecfcbis.com
U.S. Trustee (ust)	USTPRegion13.LR.ECF@usdoj.gov Shari.Sherman@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov;mary.b.mansfield@usdoj.gov;kent.h.johnson@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Michael Pickett**
 First Name Middle Name Last Name

Debtor 2 **Brenda Pickett**
 (Spouse, if filing)
 First Name Middle Name Last Name

United States Bankruptcy Court Western District of Arkansas

Case number: **6:22-bk-70501**

Social Security number or ITIN xxx-xx-1661

EIN _____

Social Security number or ITIN xxx-xx-1053

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Pickett

Brenda Pickett
aka Brenda Davis, aka Brenda Wasson**By the court:**


Dated: 8/11/22

Bianca M Rucker
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

8/11/22